Fill in this information to identify the case:

Debtor 1 Amarilys Garcia

Debtor 2 ____________________
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 22-12742

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Truist Bank

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 8 2 6 5

Date of payment change:
Must be at least 21 days after date of this notice: 12/01/2024

New total payment:
Principal, interest, and escrow, if any: $ 1,071.26

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $ 320.09 **New escrow payment:** $ 408.25

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________________

Current interest rate: ________% **New interest rate:** ________%

Current principal and interest payment: $ ________ **New principal and interest payment:** $ ________

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____________________

Current mortgage payment: $ ________ **New mortgage payment:** $ ________

Debtor 1 Amarilys Garcia
First Name Middle Name Last Name

Case number (if known) 22-12742

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Marlo Light Digitally signed by /s/ Marlo Light
DN: cn=/s/ Marlo Light, o=Truist Bank, ou=Bankruptcy, email=marlo.light@truist.com, c=US
Date: 2024.11.12 08:22:29 -05'00'

Signature

Date 11/12/2024

Print: Marlo Light
First Name Middle Name Last Name

Title Bankruptcy Processor

Company Truist Bank

Address Bankruptcy Department 306-40-04-95 PO Box 27767
Number Street

Richmond VA 23261
City State ZIP Code

Contact phone 855-223-4641

Email MortgageBankruptcy@Truist.com

CERTIFICATE OF SERVICE

I, ___Marlo Light______________________, do hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change was served by United States mail and/or electronic filing, on 11/12/2024, addressed as follows:

Debtor:

Amarilys Garcia
6356 Jackson Street
Philadelphia, PA 19135

Debtor's Atty:

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

Trustee:

KENNETH E WEST
1234 MARKET ST STE 1813
PHILADELPHIA, PA 19107-3704

/s/ Marlo Light

Digitally signed by /s/ Marlo Light
DN: cn=/s/ Marlo Light, o=Truist Bank, ou=Bankruptcy, email=marlo.light@truist.com, c=US
Date: 2024.11.12 08:22:12 -05'00'

Bankruptcy Processor for Truist Bank

Payment Change Maintenance (PCH2/HPMT)

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[redacted]            12/01/24  PAYMENT CHANGE MAINTENANCE  11/05/24 14:45:27
S  GARCIA    1ST PMT 09/01/14  INV T07/101  TYPE CONV. RES.            MAN B
A  GARCIA    CUR PMT 12/01/24  PB    103,907.13    IR  4.50000          GRP SMC
-- History of Payments --------------------------------------------------------
PMT DT     12/01/23           12/01/24           12/01/26
    IR                         4.50000            4.50000
   P&I                          663.01             663.01
COUNTY         0.00               0.00               0.00
  CITY       236.92             236.92             236.92
HAZARD        83.17             171.33             171.33
    MI         0.00               0.00               0.00
  LIEN         0.00               0.00               0.00
    OS         0.00               0.00               0.00
  MISC                            0.00               0.00

   A&H                            0.00               0.00
  LIFE                            0.00               0.00
  REPL                            0.00               0.00
   HUD                            0.00               0.00
 2 P&I                            0.00               0.00
   NET                        1,071.26           1,071.26
PAYMNT
CHANGE
REASON
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